

CMB WING LUNG BANK LIMITED

FINANCIAL HIGHLIGHTS OF 2020 FINAL RESULTS AND KEY RATIOS

Profit attributable to shareholders	HK\$2,872 million
Net interest margin	1.18%
Consolidated total assets	HK\$380,027 million
Advances to customers (including trade bills)	HK\$194,335 million
Impaired loan ratio	0.53%
Customer deposits	HK\$270,122 million
Loan-to-deposit ratio	67.1%
Average liquidity coverage ratio for the fourth quarter	172.5%
Net stable funding ratio	134.3%
Total capital ratio	18.7%
Common equity tier 1 capital ratio	13.3%
Tier 1 capital ratio	16.3%

18 March 2021

The Annual Financial Statements and the Regulatory Disclosures for the year ended 31 December 2020 are published on the Bank's website at www.cmbwinglungbank.com.